

FIRST A NATL BK ASSN

	Disbursement Date 09/29/2010	RSSD (Holding Company) 2385493	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$1,276	\$1,145	-10.3%		
Loans	\$873	\$777	-11.0%		
Construction & development	\$109	\$99	-9.4%		
Closed-end 1-4 family residential	\$207	\$194	-6.1%		
Home equity	\$37	\$35	-5.2%		
Credit card	\$0	\$0			
Other consumer	\$9	\$9	0.0%		
Commercial & Industrial	\$129	\$129	-0.2%		
Commercial real estate	\$314	\$253	-19.4%		
Unused commitments	\$220	\$144	-34.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$106	\$92	-13.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$144	\$155	7.9%		
Cash & balances due	\$62	\$41	-33.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$30	\$10	-66.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$34	\$7	-78.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,097	\$1,032	-5.9%		
Deposits	\$1,039	\$911	-12.3%		
Total other borrowings	\$54	\$112	106.3%		
FHLB advances	\$48	\$100	108.3%		
Equity					
Equity capital at quarter end	\$180	\$113	-37.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$60	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.1%	8.6%	--		
Tier 1 risk based capital ratio	16.2%	11.0%	--		
Total risk based capital ratio	17.0%	11.8%	--		
Return on equity ¹	7.7%	9.1%	--		
Return on assets ¹	0.9%	0.9%	--		
Net interest margin ¹	3.8%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	216.9%	91.2%	--		
Loss provision to net charge-offs (qtr)	150.0%	-333.3%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.7%	3.0%	0.2%	0.1%	--
Closed-end 1-4 family residential	0.8%	0.9%	0.0%	0.0%	--
Home equity	0.5%	0.9%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.3%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.1%	0.1%	0.0%	--
Commercial real estate	0.3%	0.9%	0.0%	0.0%	--
Total loans	0.4%	1.0%	0.0%	0.0%	--